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# Brain Power For Business Men



By Annie Payson Call

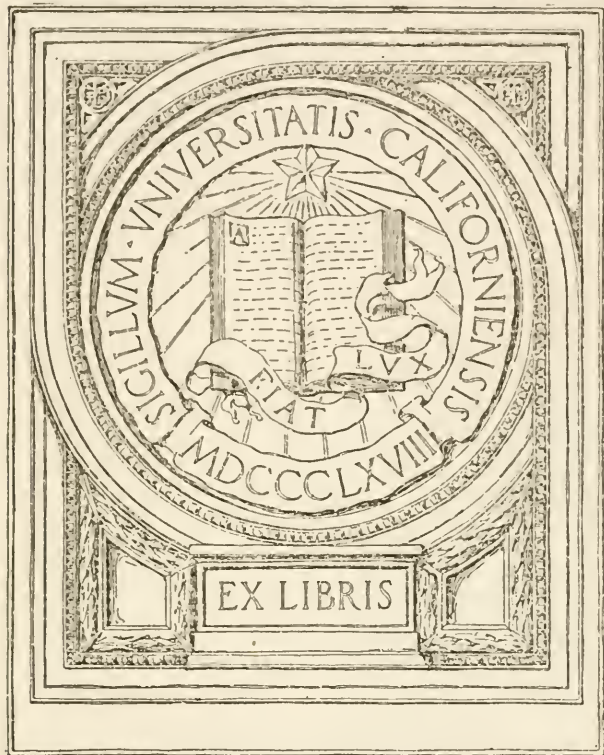
THERE can be no  
hope of progress or  
freedom for the  
people without the un-  
restricted and complete  
enjoyment of the right  
of free speech, free press  
and peaceful assembly.

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BRAIN POWER FOR  
BUSINESS MEN



# Brain Power for Business Men

By

Annie Payson Call

Author of "Power through Rest,"  
"The Freedom of Life," "Nerves  
and Common Sense," etc.

Boston

Little, Brown, and Company

1911

HF 5386

C25

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Published, May, 1911

GIFT

*Electrotyped and Printed by*  
THE COLONIAL PRESS  
C. H. Simonds & Co., Boston, U. S. A



DEDICATED TO THE MEN WHO ARE BEGIN-  
NING TO FEEL THE LACK OF POWER IN  
THEIR BUSINESS LIFE, AND ALSO  
TO THE MEN WHO TAKE ENOUGH  
PRIDE IN THIS GOD-GIVEN  
POWER TO CARE TO  
STRENGTHEN IT.



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# BRAIN POWER FOR BUSINESS MEN

## I

### THE STRAIN OF BUSINESS

IN these days when the study and practice of economy in the management of business is making such headway it seems quite time that we studied and practised the economy of that wonderful living machine which is at the back of all business life — the economy of the human brain.

The alertness of a good business mind is delightful. The what-to-do-

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next state of a man's brain is ever-refreshing — especially when ideas come one after another that are directly constructive, and prove to be practically profitable. Does it not seem strange that with all this keen, sportsmanlike interest and pleasure that is possible in business, it has not occurred to us more forcibly how much wider our business horizon might be, and how much we might increase our incomes if we understood and practised the habit of keeping the brain with which we do our work in order, as a good sportsman would insist upon keeping his gun in order? We expect our brains to do whatever we ask of them, without doing our part toward keeping them in shape,

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and the result is that we are unconsciously handicapped.

Men seek to economize power in all things — why not in their brains? Men's brains are of first importance, because it is in them that the work begins, and through them that the work is executed, and yet how uniformly their best health is neglected. Take a smart business man who is "working on his nerves." He is not going to stop to listen to much preaching as to how not to work on his nerves. He is going on headlong in his business interests and schemes until he is *fortunate* enough to break down. Then he must stop and see what the trouble is, and, if he has the character and the intelligence to do it, he will

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not only find out that the cause of his illness is too much strain, but he will eventually see that the too much strain has handicapped him right along. He will find that he has missed one good point because of straining for another, and if he has broken down far enough, and for long enough, he will wonder how he could have been such a fool as not to have recognized all this before. It is only downright common sense that will enable a man to recognize the fact that with a well-rested, well-nourished and well-balanced brain he can see more quickly what to do, and can do it more effectively, than when he is working with a brain that is never really rested, that uses up all the nourishment he gives it in strain, and which



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he often keeps artificially stimulated with whiskey, and consequently never really well balanced.

Why need a man break down to find all this out? Why not find it out before he breaks down, and so not only protect himself from such illness altogether, but gain more business power?

If men had been in the habit of going through the business of every day with their feet tied together and hand-cuffs on, — if this had been the custom from generation to generation, for years back, so that no one had known any other way, — would it not be a great surprise and even a puzzle to see a man trying to work without his hand-cuffs and with his feet untied?

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“What?” I hear a man exclaim, “nonsense! Am I not a free man in my business? The idea of comparing me to a man working with his hands and feet tied is absurd!”

So it would seem absurd to the man with his hands and feet tied, to tell him that he could work better with them untied, when that man and his father, grandfather, and great grandfather before him had never dreamed that it was possible to work in any other way. Then, too, if he consented to try to work with free hands and feet, how stiff they would be in the beginning — how many times he would be tempted to put them back into shackles because that had been their habit. Most of us think we can work better in our habit-

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ual way, even if that way is abnormal, and to some men strain is so habitual that at first they would feel very weird without it. The change from an abnormal to a normal habit is always difficult, but after it is accomplished we appreciate more and more how much easier it is to work in the normal way than in the abnormal way; — but the change takes time.

The shackles that handicap business men to-day are — when you look at them intelligently — worse than ankle chains and hand-cuffs, for they are shackles of brain and nerves. A good, clear, quiet brain and steady nerves might do a great deal toward overcoming the difficulty of working with tied hands and feet; but free hands and

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feet are often quite helpless with a foggy brain and strained nerves to guide them.

It seems reasonable to argue from this that a man who has not a clear brain and steady nerves is really more handicapped in the work of earning his daily bread than he would be if his hands and feet were tied but his brain clear and his nerves steady.

The statements I make with regard to business men have nothing to do with their success or failure, — essentially. They are simply to prove that the standards of business health of mind and body are low, and, if I am able to prove that fact to the satisfaction of many business men, that will immediately enlist a strong force

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toward raising these standards. A man must work his brain first before he can work his business, and, if his mind is open to the fact that his brain can be better oiled, — that he can find more energy with less strain in his head and his nerves, — and that he can apply it all to the advantage of himself, his family, and his business, — he is not going to stop until he gets this machine of his working according to the higher standards of action which have appealed to his intelligence. It is neither success nor failure which causes all this strain of nerves and brain in business life; it is the way we succeed or the way we fail. There is a terrible strain that comes with the elation of success, which is quite as much to be

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feared — perhaps more — than the strain of depression that comes with failure. The elation of success, although it seems to bring delight with it, many times has its reaction either in acute illness of some kind or in a dulling effect which shuts out the whole of life but the mighty dollar. Then again success may be to a man a tonic which lifts his mind out of depression, and causes it to work normally with steadiness and strength. Failure may also be a healthy tonic if taken in the right way.

By dropping strain, a man may save himself from many a disaster which would have brought with it the strain of failure. Without strain one can find a business balance which brings

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with it a steadily enlarging horizon.

It is strain of brain and nerves that principally handicaps the business man of to-day, and this strain has become so habitual and so a matter of course that often it is only when a man breaks down in a nervous collapse of one form or another that he notices it; and then, if his attention can be taken off from himself long enough for him to think of other men, he appreciates the fact that they will not take his warning, even as he knows that in days past he would not have taken theirs.

A business man who has broken down from nervous strain can, in the process of getting well from that very collapse, learn how to work without

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strain, and so go back to his office or his shop, not only with renewed health but with an intelligent idea of how to work — how to take his failures or his successes wholesomely — how to meet the necessary competition of business — and how to deal with other men. This normal way of working would not only relieve him from strain and any possible return of illness, but, through the very habit of dropping strain whenever he perceived it, he might come to gain more nervous vigor every day. I know this because I have seen it done. I am not talking vague theory but speak from a practical knowledge of practical fact. Just as we increase our muscular power by means of resistance; so our nervous strength grows



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through a wholesome process of yielding.

One man I know, who has come out of a state of nervous collapse with new vigor for work and a certain knowledge of how to keep his vigor, is doing more work now than nine-tenths of the men about him. People keep saying to him, "You will break down, you will break down;" and again, "No man can work as you do and not break down, — it is impossible."

He knows, however, that he will not break down, for he knows how to use his nervous force without wasting it. He can do three or four times as much in one day as the men about him who are wasting more energy than they use. Those of his friends who are watching

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with anxiety for his collapse are like the men with their hands and feet tied, who never have had the slightest idea of working in any other way. They do not know they waste their energy. They do not know anything about wasted energy. They may have heard it mentioned, but have never given the subject any attention, and certainly have never even thought of noticing themselves enough to see whether they waste energy or save it. Strange! how some men will work and slave and plan to trick other men and make a dollar, and will not turn their attention one hair's-breadth toward truly economical use of their own brains. This economy of nervous force might enable them to save thousands of dollars, and, better

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still, bring them health of mind and body, which would keep them quiet and happy whether the dollars were saved or lost. It would also bring them, through a better brain balance, a healthy power of perceiving mistakes and of profiting by correcting them.

Life is full of interest if we refuse to go down with its failures or up with its successes, but just go steadily along, learning to work to better and better advantage for ourselves and for others. It seems a pitiful thing to stop the way, to dull our minds, and to plunge ourselves into painful suffering, — all because of useless strain; to work hard and unhappily in hell, when we might work vigorously and happily toward heaven.

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There is, as all men know, both a hell and a heaven of business life. Its hell is eventually a mess and a confusion, however well organized it may appear to be for a time. Its heaven is order, well proportioned organization, expanded intelligence, interest and profit. If we look into it, it is clear to see that heaven — to be heaven — must be practical and not sentimental, and why not realize that the laws of heaven belong as truly and as practically to every-day business life as to going to church on Sunday? Indeed, these laws belong more truly and practically to business life; for, if they are not applied, then the going to church on Sunday amounts to nothing whatever, — to less than nothing.

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Now the practical every-day hell of business life is all summed up in one word, *strain*. Strain can hold all phases of the selfishness which knocks down the other man, no matter how dishonestly, in order to get ahead one's self. In *strain* we find all the fear of loss in competition, all the resistance to the success of other men, and then the strain of fear that other men will get the best of us is the most intense of all.

How many a business man starts to his work in the morning, paralyzed with fear lest some man or some circumstances that he has dreaded should bring disaster during the day? How many a business man wakes in the night with the strain of just such fear

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upon him, and fights it until he has to get up in the morning, having had no rest, and taking his strained nerves to another fearful day? That is the hell of it! That, and more too, which many men know already only too well.

The heaven of it is the freedom from such strain and all the health of mind and body that such freedom brings. It begins with the power to drop the worst strain when it first appears. This gives us a clearer sight of the next best thing to do. As we learn to drop the worst and most obvious strain, and feel the good result of such relaxation, we are enabled to drop the strain that is more subtle and deeper in. All this quiets the brain and clarifies the mind. It brings us light, and

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shows us what to do. When we see a process, like this dropping of strain, work practically, it brings us confidence. A quiet confidence is a requisite to the best business success. A tense, conceited confidence often succeeds, but the eyes of a man who has the quiet confidence are keener.

If any business man who reads these pages will begin to look about him with a new interest in the subject and a keen observation, he will be surprised to see how soon he will detect strain in men and in places where he had never before suspected it. Then let him profit by this new light by turning it full upon himself. The first step toward dropping business strain is to become thoroughly and even painfully conscious of

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it. We do not keep a pain very long when once we know how to free ourselves from it, and business strain is worse in itself and in its physical and mental results than common every-day pain, or indeed than any one can know who has not seen and understood it.

The primary causes of business strain which I hope to make clear in this book are business rush, business worry, unhealthy competition (not at all healthy competition) and the strain of dealing with other men.

I put them in the line from the least important to that which is most important of all. Of course there are many other causes, but none, I think, that cannot be included under these



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four heads; and I hope to be able to bring the danger of such strain so vividly before my readers that each one may be inspired to throw it off.

## II

### BUSINESS RUSH

Too much impetus is one of the most dangerous forms of business rush, not merely in dealing in stocks, as when a man gets elated by having made a little money and rushes into more buying in order to make more money, and finally loses everything he has; this is so well known a form of too much impetus as to be commonplace; but a man can get too much impetus in the buying of real estate, or in the buying and selling of pins

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and needles. He can get too much impetus in running a daily paper and working to give it a large circulation, to increase its advertising power and to make it a great public and financial success; or he can get too much impetus in running a dry goods shop. It does not matter what we are doing to earn our daily bread, — the strained habit of too much impetus may be found in one form of business life as well as another, and always tends to knock us out of our business equilibrium.

Business zeal is a good thing. Business push is good. Enterprise is good. A man cannot make a success of his business life without a normal amount of all these three things, and the pity

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of it is that there is not a clearer distinction made between enterprise without strain and enterprise with strain. When a man has just enough impetus he can stop at will. Not only that, but his mind is open to receive the suggestion to stop when the right time comes, as well as the suggestion to go ahead.

But, when a man has too much impetus, he *can not stop*. Friends may talk, keener business minds may quietly suggest, — it is useless. Having once got into this state of mind he is deaf to reason and can only be brought up short by a disaster to his business or his health.

“The race is not always to the swift” nor is the most direct way al-

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ways the better. Two men are racing toward a certain point of land. One, keeping his eye upon the goal, rushes directly toward it regardless of rocks, brambles and swamps. When he reaches his destination, if he succeeds, there is nothing left of him with which to enjoy the prize, and he finds his anticipated cup of joy turned to wormwood. The other man also keeps his eye upon the goal but he takes into account his environment. With him there is no undue haste; he turns to the right, to the left, and at times even seems to retrace his footsteps, but there is always progress; and, when he reaches the goal, he has the physical fitness and the mental poise with which to enjoy his victory.

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The results are the same if we bring this race into the business world, and substitute men, honor and truth for the rocks, brambles and swamp. The man who rushes ahead in the business world, trampling upon the well established rights of other men, tearing honor to shreds, and trampling truth into the mire, will surely pay the penalty — and that in this life — while the man who chooses his path with due regard for the rights of others, who has the true code of honor and regard for truth, — he will win the prize, and along with it the greater power to enjoy it, for he will have gained quiet and a clearer perspective from the experience of his journey.

If a man wants to know the inter-

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esting wild things and to become familiar with their life, he must keep quiet when he is in the woods. The more quiet he is in mind and body, the nearer the birds and the beasts come, and the more he can see and understand their ways and learn their habits and those of the trees and growing things among which they live. So it is with a life among men; the more truly quiet a man's mind is the clearer it is, and the more open it is to receive enlightening and useful business suggestions. These suggestions may come from reading or from other men, or they may arise in his own mind from within himself.

It may seem absurd to many of my readers to think that it should be pos-

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sible for a man to have a quiet mind in the midst of the habitual business rush about him. The apparent incongruity of a quiet mind in the stock exchange, for instance, seems ridiculous. The very fact that it does seem absurd proves the perverted habit of mind which the business of to-day has fostered. Every one will concede that with a quiet mind our judgment is clearer. Why is not this true in the midst of the excitement which surrounds us in business life as well as in all other surroundings and circumstances? Please understand that by a quiet mind I do not mean a mind that works slowly. A quiet mind can be more, much more, quick and alert than a mind that is not quiet. To be



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sure, there are conditions of strain and excitement in which a man's mind seems to work more clearly than when it is at rest, but these conditions are never to be relied upon. The excited mind may work with wonderful clearness to a certain extent, but one can never tell when the snapping point will be reached, — whether it will hold off until the piece of work is accomplished and the business end gained, or whether the mind will lose its clearness just at or before a crisis which will cause failure and perhaps disaster.

The fallacy of the clear working power of an excited mind is one of the greatest dangers of a business man. A mind excited from too much whiskey is often wonderfully clear for a

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time, but we all know the dulling effect of habitually clearing up one's mind in that way. Many men have the idea that they can do better work and drive better bargains if they excite their brains by drinking. There are two reasons against this, each strong enough in itself to stop a man from putting "an enemy in his mouth to steal away his brains." The first is that although such stimulants seem to clarify at the time, they are really steadily dulling the brain and muddling it for the future. The second is that, when a man depends upon drink, if he gets in the midst of a hard business problem in which he may be dealing with other men for several consecutive hours, he wears out the effect

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of his last drink; and, when he comes to a crisis and can not get away to get another drink, he is apt to fail from lack of artificial stimulants; whereas, when a man depends upon the power of his own brain and knows how to use that power, a crisis is just the time when his brain serves him best.

The process is similar with a mind which is kept in excitement by too much impetus, — even without a touch of the whiskey. With too much nervous impetus a man is chronically dry drunk.

Every man has his own personal atmosphere and can learn to keep it in the midst of other atmospheres. That is one of the differences between the mind and the body. A man cannot

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keep his body warm in the frigid zone without artificial means. He cannot keep his body cool on the equator. With the mind it is different. A man can keep his mind entirely quiet and alert while he is surrounded by intense excitement; he can keep his mind clear while all men about him are in a human fog. That is a gift we have which has become almost atrophied for want of use. Every man who appreciates the value of this gift must work to regain it, and, having once gained it and experienced its most wonderful powers, he will not feel that it is an exaggeration to say that, before this knowledge came to him, he was as if working with his hands and feet tied.

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When a great problem of business, involving many thousands of dollars, is unexpectedly brought to his attention and immediate action is necessary, he will learn that it is not losing time to take five or even ten or fifteen minutes for quiet thought in order to get a clear focus and a true mental perspective. The more habitually quiet the working of a man's brain is, the more quickly and truly can he concentrate on any business matter before him; and, with an habitually well-oiled instrument in his head, a man will solve a problem in a single minute which might have taken hours to solve if he had worked constantly in a state of too much impetus.

It is, in many cases, the fear of los-

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ing that exaggerates the impetus. Fear plays the saddest of tricks with us. We all know that. Most people would gladly work to be free from fear, and work hard and steadily, but do not know how.

Business rush is often fear in disguise. Sometimes it is fear not disguised at all. If we drop the rush, the fear — most of it — will drop with it. We can, to a certain extent, drop the fear and keep the rush, but, then the rush is a real decoy for fear; and, before long, we will surely find that fear has made its way in, and that the rush has absorbed it again. Dropping the sense of rush seems to give us a clearer point of vantage for a lookout; and, without the rush, we

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are enabled to detect the fear before it gets too strong a hold upon us. Without rush and without fear, life becomes a revelation and leads to happiness and power that it would be impossible to gain while handicapped by either.

Let business have its natural growth, — if it expands exaggeratedly, it gets almost beyond control. A man has not even the income he should have because all the money he makes must “go back into the business,” to keep it up to its own expansion. If a man is contented to keep his business within the bounds of a natural and easy increase he avoids a strain which is all too common and which is what might be called the inflation of success. This inflation of success is a bubble which

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is often suddenly and unexpectedly pricked, and the man who thinks that he is making a very large profit one day may find on the next day that he must go into bankruptcy with heavy liabilities. To avoid the strain of rush in this direction a man must steadily and always know, to a figure, the credit and debit side of his books. Not only should he keep the general state of his business finances clearly in mind, but he should do that with a keen idea of being ready for emergencies. No one can tell when there may be a state of business depression — and the man who has kept his head clear by dropping the strain of rush, is the one who is quietly prepared for the unexpected happening.

Another frequent form of business



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strain comes from investing in various other directions when one branch of business has made a great success. I know of a millionaire who got his brain so muddled by manifold investments that, before he knew it, he was taking the money made in one investment to supply the money lost in others, until finally he became comparatively poor.

To keep out of business rush — as in all else in life — a straight and narrow path is the surest. This does not of course preclude healthy side investments that are within bounds.

Carefully thought-out side investments not only frequently bring a financial reward, but may be the means of putting other men upon their feet, and this, after all, is one of the best uses

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to which wealth may be put. The danger comes when moneyed men insist upon having all the power of each investment in their own hands, and then waste their energy by dissipating it in side issues.

If a man wants to learn systematically to drop his "rush" and to avoid the danger of too much impetus, let him try first to begin his day quietly in the morning and to end it quietly at night. Ending the day quietly at night is a great help toward beginning it quietly in the morning; and, no matter what state of excitement a man may find himself in at night, if he will use his will decidedly to make himself take ten minutes to settle his mind before eating his dinner, and then again

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before going to sleep, it will help him toward a much more quiet business start in the morning.

But in the morning, again, when his brain wants to start up, as it surely will, with the old habits of "rush," he must be on the watch for it and stop it immediately. Throughout the day he must be constantly on the alert to drop the tendency to "rush" when it appears. For the first days, or even weeks, it will be a thousand times in one day that a man will have to voluntarily drop his impulse to "rush." Then it will get down to a hundred, — then fifty, and finally he will have gained the habit of quiet working which will bring good results every day and all day, and the temptation to un-

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quiet then will be like a temptation to take poison to a healthy-minded man.

The very way a man opens his mail in the morning shows his state of rush, or his well-balanced, alert quietness of mind; the way in which he gives directions to his subordinates shows the confusion of too much impetus or a clear-headed, quiet attention to business, and the subordinates feel it. It is a great pity that so strong and fine a thing as true, well balanced business enterprise should be degraded into too much impetus. No man can be sure of truly seeing the way his business compass points so long as he is working in a cloud of dust which he himself raises by his habit of business "rush."

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With freedom from this strain of too much impetus there comes a "power to organize, to deputize and to supervise," which brings the dignity of a great business house into the foreground. A business cannot be thoroughly well organized in the midst of strain, and the freedom from strain in the leading brain will communicate itself to all who are working under it, even to the smallest office boy.

I know of a man who is at the head of a very large business house. A customer who went to consult him with regard to a grave mistake, which was the fault of one of the great man's clerks, found him quietly sitting at his desk, which was apparently entirely

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clear of business papers, as if he had nothing to do. The customer stated his business, and, in a very short space of time, the clerk who had made the mistake was found, the accident by which it was made possible for such a mistake to occur was discovered and understood, the whole matter was rectified, and the visitor left the office with a new sense of the strength of quietness in business life; for he knew well that his case was only one of many which that man had attended to during that morning. These were not necessarily all complaints, but matters of detail requiring careful and individual attention. He knew also that that business desk was clear because all mail had been attended to and handed to the

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clerks before any interview had been granted; because this man understood how to make other men work for him. It seems almost as if every clerk who had served such a business house as that for a number of years would finally be educated to supervise a business of his own with the same quiet clearness.

In a house that is not as well organized, perhaps, a clerk who keeps himself free from rush may silently suggest better things to his employer. A business house should be protected from the atmosphere of too much impetus just as thoroughly when it is very small as when it is very large. A small grocery store, if it is quietly and truly organized, will show as striking

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a difference to the grocery on the next corner which is doing a "rushing" business without any order, as a large wholesale dry goods house compared to another which does not do its work so well. And in both cases the unorganized grocery and dry goods establishment will find eventually that their well-ordered neighbors get more business.

Begin the day quietly. End the day quietly. Learn how to relax out of the contractions of "rush" in your muscles, and that will lead you to erase the sensation of "rush" in your nerves. Let a man once get his feet firmly planted on the path of clear-headed quietness and he will find his business problems solving themselves so much



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better, that he will not cease striving until a quiet working mind has become the habit of his life.

At first sight one might think that, in the attempt to drop the "rush," the mind would be taken off the important question of the business itself. But this effort to work quietly strengthens business concentration — it never weakens it.

"This talk about no rush is all very well," cries a newspaper man, "but when you want to get a bit of news out before the paper next door, and you know the men next door are rushing hard to get ahead of you, you *can't help rushing*."

But there is no reason why you should stop "rushing," *if you rush*

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*without strain.* When you establish the habit of hurrying without strain it is surprising to see how much more you can accomplish and at an increasingly faster rate. When you rush with strain, the strain will be sure to hold you back in one way or another, and will later impede your progress as surely as before it had *appeared* to accelerate it. This is a fact. The strain of "rush" is full of pull-backs, and it is only a matter of time before it gets to be all pull-back and stops our way entirely. I am sorry there are not two English words — one meaning rush with strain and one rush without strain. — It is *because of my respect for expedition that I am an enemy of "rush."*

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Of course there have been many very successful business men — men who have made large amounts of money — who have done it all in a chronic state of rush; but, when the business has not suffered from this, the men have, and quite as much money could have been made at a less expense of health and happiness. The result also would have been a quiet mind which could have enlarged its interests. Nowadays many men are so immersed in the rut of business life — for it may become a rut even though it is full of activity, — that they lose interest in anything outside. Literature, art, travel, nature and out-of-doors mean nothing unless business is connected with them in some form. This

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is one of the saddest results of business rush, — this monotony of interest. Men immersed in this way do not know how even to take a vacation, — do not know how to drop business entirely and take to the woods as if there were no such thing as a dollar in the world and never would be. Nor do they have the ability even to drop business and travel. If they start to cross the ocean they carry business with them and keep it with them until they return. If a man cannot drop the rush and change the course of his mind in order to eat a comfortable meal or have a night of good thorough sleep, he certainly cannot drop business for two weeks or two months to give his brain thorough rest and recreation.

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A famous banker is known to have said that he could do twelve months' work in nine months, but he could *not* do twelve months' work in twelve months. He might have added that he could do twelve hours' work every day in seven hours, but he could not do it in twelve hours. He appreciated practically that a business brain, to have its best power, must periodically be steered off of its main course, and then brought back again.

### III

#### BUSINESS WORRIES

DID you ever watch a greedy man working to get something for himself when the greed possessed him so strongly that he could not restrain it, and forced him to reach for the thing he wanted, absolutely regardless of his appearance to others? If you have a keen perception of human nature and are in the midst of the business world, you may see such a man any day. This greed is like consuming fire when it has its way. It burns a man's brain so

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that sometimes it *seems* to clarify it and enable him to see how to get what he wants. Later this apparently clear light flares in such a way as to blur his mind far more than it had enlightened it; and, finally, it dies down and leaves him dull and ugly, with the greed eating into him.

When danger of loss appears, the fierce pain of this very greed, which a man does not feel when it is carrying him on to gain his own ends, *turns back upon him in the form of fear and worry*. To get out of a worry, go to the root of it. It does not help if I say, "This is all nonsense, — to worry about whether I shall lose this money or not." The practical help comes from actually finding what

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causes the worry, and uprooting it. The *tendency* to worry is then getting weakened.

Downright greed is the cause of most of the worry in the business world. Acute suffering in the form of fear and worry results from the greed in us reaching out for more than we need — particularly if we do not get it.

Headaches follow drunkenness, — delirium tremens follows persistent drunkenness. It is all just as certain a law as any rule in arithmetic. If we obey the rules we get our sums right, — if we do not follow the rules, we get our sums wrong. We must learn the rules and work according to them.

Disappointed greed breeds fear, — fear breeds worry. That is also as



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certain as any rule in arithmetic. Fear and worry both are forms of resistance to loss. Stop resisting loss — give up the greed, and the result is no worry.

There are, of course, other forms of business worry besides that aroused by greed. A man may have wife and children to support, and worry for fear of not earning the money to feed them. He may worry for fear of losing his position in dull times, when he sees good men being discharged, simply because business has fallen off. There are many phases of life in which it *seems* to be legitimate to worry; but how can there be any legitimate cause of worry, when worry always interferes with our gaining the very thing

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we fear to lose? It *never* helps us to gain it.

I know a business man who intelligently understood the practical value of dropping worries which interfered with his own health and with the success of his business. He used this intelligence systematically to learn how to drop worries; for, when the habit of worry has been established for some years, one must apply one's self to steady practice in learning to drop it, just as one must go to work to learn a business. While this man was at work learning to drop worry he had one disaster after another to "practise on," and the result was that he gained a skill in freeing himself from worry which has served him in good stead

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ever since. Temperamentally he was a worrier — it was a difficult process for him to learn to stop — and the discipline of applying himself to relax out of worry was a directly constructive process in his getting more power for his work.

“That is all very well, but I cannot do it,” many good, sensible men will say. “It is easy enough to sit and write about dropping worry. All very good theory, but let any one come into the midst of the whirl, with the business problems on his mind that I have on mine, and then let us see how successful he will be in dropping worry.”

Another man will say, “Let a man look at his wife and children, with

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the certain knowledge that in a few weeks or as many days he may not have the money to feed them — let him do that and then see how he feels about dropping worry.”

Other men may bring up other special forms of temptation to worry and all will add, “It is bosh and nonsense to talk of getting rid of worry — only those believe it to be possible who have nothing real to worry about.”

A man *cannot be cured* of business worry. *He must cure himself.* He must work his own way through it and out of it and work hard. If he does that he is sure to find a foundation such as he never knew before, and a sense of security which will mean new life to him. Is it not absurd on the

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face of it for any one to turn round and round in a swamp, and then shout that it is useless for a man out there on dry land to talk to him about getting out of a swamp? And yet that is what men are constantly doing when they refuse to look with positive interest toward finding their way out of the habit of worrying. If we face the worry with a *positive* desire to get away from it, that very attitude of mind gives worry a negative place to begin with. Then, holding our positive desire steadily, we can work persistently until we are free. It is useless to say that one cannot attend to business and attend to dropping worry at the same time, for the attention toward freeing ourselves from worry

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is a part of the best possible attention to business.

If a good part of our brain is occupied with worrying, it deprives us of just so much thinking power with which to attend to business. A man could not reach his destination as quickly if he were obliged to hop on one foot as if he walked with both feet, — obviously. When one part of the brain is worrying, the whole brain is proportionately lamed. The strain of worry handicaps the entire man, too, because it spreads its influence over his whole brain.

If there seems to be danger of loss, worry increases that danger. By worrying we work directly toward destruction. By dropping the worry and

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turning our whole attention to the next best thing to do, we become at once constructive in our mental action and may look for constructive results. Time used in arguing with another or with ourselves is wasted, — one must work.

A man must first take the positive attitude away from worry to get out of the habit of it. He must expect the process to be a slow one, especially if the habit has been on him a long time, and must not allow himself to be impatient because he does not gain rapidly. He must be content to work step by step and must *keep at it*. When he has accomplished his freedom, he will find not only no more worry, but a new strength of will which can be applied

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in all work before him; and more than that, he will find that he has gained in "nerve."

The effect of worry on the body is to contract it. These physical contractions must be actually dropped every time we perceive them. The effort to drop physical strain in itself draws our attention away from the worry, and gives the brain an opportunity to spring back toward the normal; and persistent attention toward dropping the strain is directly quieting, so that we gain a clearer atmosphere to see things as they are, and our best judgment can come to the front and serve us.

A man cannot expect to be healthy-minded toward his business if the dis-



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ease of worry is on him, or the disease of unhealthy competition. Let him turn the strength of his attention toward health, and nature will be with him all the way in driving out disease, whether of mind or body. Health and disease cannot occupy the same place, and nature's tendency toward health is so strong that, even when a man persists in turning his attention to disease, you can see health within him fighting against odds for supremacy. The tendency of the human body and of the human mind toward health in itself is stronger than any one knows who has not the habit of looking that way. Thus if a man with the worrying habit, or the man with an acute attack of business worry, once makes up his

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mind to cast it off, the knowledge that nature is entirely on his side will greatly encourage him.

Drop the physical contractions, positively and at once when the worry comes. You will become more sensitive to such contractions as time goes on, and your ability to drop them will of course grow. If you ask how to drop the contractions, I answer that if your fist is closed, you know how to open it; and although, if your fist has been clenched for years, the first effort to open it may produce a very slight result, at every effort it will open wider, until finally you can spread your fingers wide, and they will become habitually free fingers. You can use your will to the same advantage in

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all contractions of your body, and especially in tension of the brain.

It takes steady persistence and time to learn the true control of our own minds and bodies; — describe to yourself the strain which worry has made in your brain as so many little tight fists in your head, all of which you must loosen. It will give you a clearer idea of those contractions. I mean this, of course, simply for the sake of illustration, and because such a comparison might help a man to realize the possible control that his will could have over its own thinking-machine and over the mind which runs the machine. Many of us have had experience with the “knocking” of an automobile. A good chauffeur does not

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allow a "knock" to persist for half an hour without finding the cause and eradicating the "knock." If so with an automobile, why not with our brains? We should learn to be our own chauffeurs and never allow the worry knock.

Try over and over to drop the contractions. Try to drop them in general before you sleep at night, and that will not only give you better rest, but it will make you more sensitive to the acute contractions as worry sends them up to the surface during the day.

Quiet breathing is the best physical work for dropping deep-set contractions. There is a responsive motion in a man's brain to each breath he takes; worry causes a quick, uneven breath.

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Concentrating one's mind on gentle, easy, rhythmic breathing changes and quiets the circulation of the brain, and is a very radical help toward dropping nervous strain. Indeed, a man can often breathe off the sensation of worry if he has a little quiet time to himself, — and having breathed off the sensation he can teach his brain the common sense of not worrying, before it has time to contract into the worry again. The sensation of worry, however, is sure to return sooner or later. Perhaps as you start to sleep things come up — letters to be written, a telephone message to be given. As each thing arises in the mind, *drop it*. We are training our brains so that things will come up in their proper

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place, and in the time for sleep we must sleep and in the time for work we must work. Finally, the brain is taught and, when strain appears, the lesson which has been learned and deposited in the subconscious mind will immediately be put into practice, and the strain will be dropped automatically, almost before one has become conscious of it.

A man can throw off the habit of worrying and *can acquire the habit of not worrying*, if he will turn his mind positively to work for that purpose, and persist without digression until the new habit is established.

I speak, of course, of purely mental worry in business, not of worry that is caused by a poor digestion or by any

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other functional or organic trouble. It is not unusual for a man to think he is worrying about his business when really his worry is only caused by a disordered stomach, or something else that is not right in the working of his body. Therefore a man must see to it — when he starts to cure himself of business worry — that he does all he can to keep his body healthy. On the other hand, indigestion is often caused by worry, so that the rule works both ways; but, in either case, the dropping of contraction is directly helpful.

If you want to succeed in business, drop worry! To drop worry, drop the physical contractions caused by worry. That lets you into a more intelligent understanding of its mental cause,

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which is, of course, mental resistance to the idea of loss. You cannot say "I am willing to lose," because you are *not* willing to lose, and you are convinced all the time you are saying it that you are lying. But you can see that resistance to the idea of loss clogs your mind and stands in the way of your seeing clearly how best to go to work in order to gain. You can say to yourself, "I will do the best I can, and I will not resist the idea of failure." When you have dropped resistance to the idea of loss, at first by a negative act of volition, you will be surprised to see that you *can* be positively willing to lose, and the wholesome indifference generated by your willingness to lose will prove to be one



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of the very best means by which you may learn how to gain.

The freedom of mind of a man who works with all his might with a healthy indifference as to his success is the mental condition which is surest to bring success. The trouble is that men are afraid to seek that healthy indifference, — *they do not know its power.*

I knew a man who loved his children in such an exaggerated way that he was afraid to stop worrying about them, lest something should happen to them. I truly believe there are some men who are afraid that if they do not worry about money they will not have any. In each step toward really finding ourselves out, we grow more

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and more surprised to discover how stupid we are. In the eternal fitness of things, and in the last final analysis it is *results* that count. *Learn how to stop worrying and get results! You can do it.*

## IV

### COMPETITION

THE aim of almost every business man seems to be to make more money than the other man. If the other man sells dry goods, he wants to sell more; if the other man is very successful in making money out of a brokerage business, he wants to watch how he does it in order to get ahead of him and make more. If the other man works his way into the favor of this or that politician, he wants to work his way ahead of him with the same

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politician, and with others, in order to get ahead and get more business than the other man. If he sees a man trying to trick him in business, he studies hard to undermine his trick by keener tricks of his own, and, if he is more clever at tricking, he gets the best of the other man.

“Set a thief to catch a thief” is indeed a true adage; set a tricky business man to catch a tricky business man is quite as true if you know how to do it. The man who is the keenest at out-tricking other men’s tricks is the man who gets the business — *up to a certain point*. After this certain point, the clever man becomes possessed by fear, especially if he has any little or big irregularity to hide, fear

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that the other man will get ahead of him, *fear that the other man will find him out*. The fact that the element of fear is, sooner or later, sure to enter into a man who has the habit of working to out-trick other men in business is strong enough argument against the habit of tricking. There are little tricks and big tricks; there are the petty tricks of one small-minded man over another small-minded man; and there are mammoth tricks which enter into the making or losing of millions of dollars. Whether in a little, sneaking man or in a mean man who deals with large business enterprises, the tricking element all comes from the same source. In the one case it is given one name, in the other case

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another, but it is all the same at root.

There is immense brain strain in this habit of tricking, — the fear which is sure to enter into it is a terrible strain on the nervous system — and not only that, but *a man can do a great deal better work without it*. If a man's head is up above the tricks he can detect them much more truly and much more thoroughly than if he is watching for them in order to out-trick the trickster. It is only up to a certain point that the thief is the best person to catch a thief; when he is possessed with fear that the other thief will in some way get the best of him, his detective faculty goes and he loses his confidence.

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Whatever it is that enables us to out-trick another man will certainly be turned against ourselves when fear possesses us, — will eventually play us false and befog us, and thus we shall be out-tricked by our own tricking power. There is a clear, white light that goes with uprightness; it gives a man almost second sight, and a good amount of practice and study in an active business world shows that tricking does not pay; also that it eventually dulls the business mind and at best takes away the edge of its keenness. Refusing to trick awakens us more and more to the power of detecting the kind of keenness in the other man which is sharpened by dishonesty. The keenness of the habitual trickster is

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false, — that of the man who is commercially upright is true; the one has no chance against the other in the end. This is because of the white light which goes with business uprightness. And when I say business uprightness, I do not mean business self-righteousness, — the contrast between these is as great as that between light and darkness.

The salesman who uses his powers of persuasion to trick another into buying something he does not want, and for which he never can find a use, is simply adopting a policy which will eventually run him out of business. In the far West, at a little cross roads store, a salesman came in one day and persuaded the easily gulled storekeeper



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that all the Range Land thereabouts would soon be cut up into small farms, and that he had better buy a carload of barbed wire, with which to fence in the farms. The salesman came away with the order, and a happy smile on his face; but he was tricked by his own trick, for he never could sell that man another dollar's worth of barbed wire or any thing else; and for years after wasted his firm's money in trying to get right again with the man whom he had tricked. He had not taken into account that his trick would be discovered, and that his customer could not possibly dispose of the wire in that part of the country or its vicinity. He merely thought he had made a clever sale. Perhaps he would say that by

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the time he had tricked the whole country he would have made money enough to give up his salesmanship, but things do not work that way. This is, of course, an example of gross tricking, but it serves its purpose in bringing forcibly to mind the stupidity of all business tricks.

A business man needs to understand other men's minds and how they work, and to use that understanding to better himself, not in order to injure the other man. If he works in this way and gets ahead, — well and good; he has done it fairly, and the other man has nothing of which to complain. He has then been trying not to down others, but to raise himself. He has been working in what we might call the

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spirit of healthy competition, which does not mean strain, but which does mean increasing business insight and power.

This is an important principle and a principle well worth getting the knack of in business; — *never to be afraid of other men's tricks*. We cannot possibly be sure of keeping clear from the fear if we ourselves indulge in the slightest inclination toward tricking.

Healthy and unselfish competition in business is a delightful incentive — it is necessary to much of the success of to-day. The world could not very well get on without it. Healthy competition invigorates both mind and body, and develops both business insight and

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ability. It steadily relieves from strain. What a great pity that its way should be impeded by unhealthy competition, which, however it may lead to success at the time, leads to destruction in the end.

Healthy competition is trying to get ahead of the other man and at the same time giving him a fair chance. Unhealthy competition is trying to get ahead by downing the other man, so that his destruction becomes the first aim.

Tricky men often make money, but at the same time they are opening themselves to fear, and the fear strains their brains so that their tricking power gets less keen as time goes on; and this increases their fear, for they do not

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know when they may be caught in an emergency and found out.

Many tricky men who are in the midst of success will say, "I would rather play the tricks and make the money — I will risk the rest." To such men there is no answer. You cannot persuade a man that there is a precipice on one side of him if he will persist in looking steadily on the other side. Let him get out-tricked once, or found out once, so as to admit the inevitable fear; then talk to him about the strain of tricks and he will believe you. Later you can prove to him that tricks are bad business policy; and perhaps still later you can prove to him something even better than that.

## V

### OTHER MEN

“OTHER men ” are more at the root of all business strain than any cause whatever. “Other men ” are working to make more money than I do. “Other men ” are trying to out-trick me and gain what is really due to me. For, whether my business methods include tricks or not, there are other men who believe they do, and who try to outwit me in that kind of work. “Other men ” are trying to make goods which will enable them to out-

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sell me by selling cheap, and convincing the buyer that the goods are quite as perfect as those sold at a higher cost. "Other men" are trying to get me out of my position in order that they may have a higher position with more salary. The number of examples that could be used to illustrate the enmity of other men is endless.

"Other men" will be my friends and do me many a good turn if I am in any way related to them, or if I happen to have hit them in the right way. But the men who befriend me because they find that there is some personal reason for doing so may be the very men who are working for the destruction of those whom they do not consider their friends.

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“ Other men ” in the same office or store or shop with me keep me in a constant ferment by their selfish lack of consideration for any one but themselves, or by their little nasty, disagreeable ways which come from hatred, contempt, conceit, or envy.

When men employ as clerks men who do not do their work well, or who have ways that annoy them, they have the privilege of discharging them and engaging others. If an employer is tyrannical, hard, or inconsiderate of his employees, the employees have no redress. They cannot afford to leave unless a place with an equally good salary is open to them.

On the other hand, if an employer



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is annoyed by the vagaries or eccentricities of an employee, he may have to put up with them because he cannot get another man to do the work as well in all essentials.

I am putting the worst elements to the front, drawing out of their holes, so to speak, all the demons of business life in order to face them, as one would face any other form of ghost and prove them to have no power *excepting such power as we give them*.

The "other men" demons, as I have said, seem to cause the very worst strain in business life. A business man in seeing that to be a fact and in thinking it over, might say quite truly, "It is impossible for me to change other men and it is not my

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place to do so if I could, — and besides there is no possible chance that I could change even one man, and certainly not the many who attack me and who attack others in our business life.” Of course, seeing the truth of that idea makes him feel the strain to be hopeless, and that there is nothing whatever to do but go ahead and grin and bear it.

One has to take a step into a deeper wisdom to appreciate that *the “other man” problem is all in one’s self*. That is an important point to learn; — and, having learned it, we are given a lot of hard work to do, but the result is that eventually *we earn our freedom*, and then the attitude and behavior of other men bring before us various problems which have to be solved, and

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are most interesting to solve in a human, as well as in a business way.

The strongest realization of our freedom comes in the ability it gives us to understand other men, and so to work intelligently either for, against, or with them.

The first step to take in learning this freedom is to find and face the fact that we are afraid of some men. Here, as in other business difficulties, fear is the strongest factor we have to deal with. Cast off the fear that the "other man" will get the best of you, the fear that your employer will discharge you, the fear that your employee will leave you in the lurch. Cast off that fear of "other men," and the sense of freedom will clear your

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mind so wonderfully that it will show you what to do in other cases when fear is not the strongest factor.

A man cannot cast off fear purely from bravado. He cannot cast it off from conceit or the conviction that he can get the best of the other man any time. The fear may seem to be out of the system, but it is not. When he comes up against a new and unlooked for emergency the fear finds him, and often it comes and hits him in the face with surprising force. It has been in the background for so long a time and it has gained power through its concealment.

It is a fact that conceit, bullying, envy, and contempt breed fear. They breed it in a way that is so hidden that

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a man never dreams of the enemy that is concealed within himself, waiting to rush him to his own destruction, until sudden and sharp emergencies bring that enemy out of ambush. Then it is often too late, and a man has to be knocked down and bowled over before he realizes the destructiveness of fear, and can pick himself up and go to work to free himself from it.

A man told me once that he had come to realize the destructive power of fear to such an extent that *he was afraid to be afraid*.

In order to get rid of fear, we must get rid of those things within us that breed fear. A man may drop the contractions of fear from his nerves and face the fear with his mind, until

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he feels that he is free from it; but let contempt or envy for the "other man" come and possess him and fear is *sure* to follow in its wake.

It may seem that I am talking sentiment, — but let any man put his clearest mind to it and he will see that I am talking straight business *facts*.

If I bully my subordinates I am afraid of them or of some other men. If I am insubordinate or servile to my employer, I am afraid of him and of all who seem capable of bringing me harm.

If I respect my subordinate as an individual and listen with respect and attention to any questions he has to ask, or suggestions he may have to make, I place myself beyond the pale

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of fear of him. Where such a relation exists, *fear is impossible*. If I respect my employer's official position and drop all contractions of fear or annoyance at his selfish peculiarities, — if I do my work to the best of my ability, and, when my employer criticises me harshly, I ignore the harshness and just look to see if he is right and so try to improve my work accordingly, I am putting myself out of the reach of his annoying ways. They are nothing to me. All I want is to improve my work; then if he does not raise my salary I shall hope to find those who will.

If I find in myself the fear of being discharged, and so of being out of work and out of money, I must look

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the whole thing squarely in the face, trace it out to its possible bitter end, and then give up resistance to that same bitter end. My mind is then free of the fear, free enough to see the best steps to take in order to make myself invaluable to my employer.

Fear is resistance to the idea of death — of social death, of business death, of physical death. If we face death in whatever form we resist it and use our wills to drop the resistance, then we are out of the fear. It is hard work but it can be done, and the results are freedom and power.

Have I made it clear that *to gain our freedom from the oppression of "other men" we must do all the work in ourselves?* The "other men" have



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*absolutely nothing to do with it. No man nor men can oppress me if I refuse to be oppressed.*

The habit of being oppressed by other men has been on us for so long that it means hard and slow work to cast off that oppression, but, if we take the straight path we are sure to get the results, — and the results are such freedom as no business man ever imagined who has not worked for the goal and reached it. And how this healthy freedom from fear would tell in politics! Especially as a man must have a clear conscience in order to be secure from fear.

With a wholesome freedom from fear there comes not only a clearer mind to attend to business, but a gen-

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erous consideration for and intelligent understanding of other men. No one ever met a real loss through the combination of these two qualities.

Here is an anecdote to illustrate this point: — A young man was appointed supervisor of several factories and several older men, superintendents of the factories, were very angry at the appointment. They thought they had understood the work of the factories before this new supervisor was born. The new supervisor heard rumors of the antagonism, and knew that anything but a welcome was awaiting him. When the time came to visit the factories, our friend went to see the most difficult man first, — the man who had been loudest in the expression of his

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antagonism. After going over the factory casually, as if he were a stranger, he sauntered into the superintendent's office and greeted him with especial cordiality. He told him he had just been over his factory, and wanted to congratulate him on the many good things he had seen in it. After talking over these good points so that the superintendent fully realized that the good points in his work were appreciated, the new man said, "Since I have been learning something from you, you will not object to taking two or three hints from me." "No, no indeed!" he would not object; hints would be very welcome.

They had a good business talk and the result was that the older man

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opened his mind to receive all suggestions, did not feel that he was interfered with at all, gave up all his anticipated enmity, grew to think that the new supervisor was a fine fellow, and the two men became fast business friends. The old superintendent dropped his strain, and the new supervisor never had any strain to drop. He had done that work in himself before the new appointment had been given to him.

One word more with regard to the inventor and the commercial man. The two minds are entirely opposed; the inventor wants to take plenty of time and to do his work with the right leisure; the commercial man wants to make money and to make it at once.

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He wants to give the inventor no time at all. The result is that the commercial man bullies the inventor and the inventor gets irritated so that his work goes more slowly than if he had been let respectfully alone. This was notably so in the case of the inventor of a wonderful machine now in daily use. He was bullied into consumption, and an early death, by the men who were eager for their millions to come from this remarkable machine. Now the millions have been made, but they might have been made quite as soon, without expense of life. Most inventors are erratic; most commercial men are grabbing. If the inventor would respect the commercial man's temptation and do his best, he could mod-

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erate the greed of the commercial man. If the commercial man would respect the fact that the inventor has certain established laws to obey and that he must work slowly and exactly in order to be certain of accomplishing his end, he would leave the inventor's brain free from annoyance and enable it to do its work more surely and more rapidly. If each of these men were intelligently and generously considerate of the other, we might find many inventions put upon the market with much greater ease and quietness, and less money would be lost through the grabbing tendency of the commercial man, which in its strong resistance befuddles the brain of the inventor. There is fault on both sides, and this

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fault has proved the destruction of much that might have been constructive and useful.

Drop resistance and so cast out fear and all breeders of fear ; — appreciate that however dishonest, unjust and annoying other men may be, the freedom from such dishonesty, injustice, and annoyance lies entirely with you. You can live in the same room with such men and gain entire freedom from them by your own attitude of mind. Appreciate all this as truth and solid law to be obeyed, and you will find a clear business head, a good business perspective and an interesting and enlarging scope of life.

Harbor no fear, harbor no breeder of fear, and cultivate a generous con-

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sideration for others. An understanding of all that is weak in human nature, as well as an appreciation of all that is best in it, is the result of casting off this worst strain in business life, — the bondage of fear or resistance to other men.



## VI

### THE STRAIN OF DEBT

TAKE the combination of all other single forms of business strain, bunch them together, and even then you will not equal the torture of the strain of debt.

It might be safe to say that more than fifty per cent. of the business men in this country to-day are under that strain. Half of that number stand before the world as successful men. I know of a man, for instance, whose income was somewhat over ten thou-

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sand dollars a year. He got terribly in debt, and went to a friend to borrow.

“I cannot work with the sword of Damocles hanging over me, — lend me some money in order that I may pay my debts,” he said. And the man had plans carefully arranged to prove to his friend how soon he could return the money borrowed.

“But,” answered the friend, “why don’t you pay your debts in that way? If you propose to pay me with such regularity, why not do it all first hand?”

The friend bit his lip and walked away. He knew well that he was only fooling himself and adding debt to

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debt. Indeed, it may easily have been that this was the third borrowing and not merely the first.

Another man said, "I must have so much money to relieve me from worry." He borrowed the money, paid his debts and felt as if a load had been lifted from his mind. He went about without his load of worry until the note for the money borrowed to pay his debts came due and there was the worry ready and waiting for him, and the load was heavier than ever. He had borrowed to pay his debts, had felt relieved that his debts were paid, had forgotten the great debt he had incurred in order to pay his smaller accumulation of debts. He had lived from the time he borrowed until his

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note came due as if he had no debt — and there he was again!

We know that the men who do this could be counted by the thousand, and *why do they do it?*

They are carrying the strain of debt consciously or unconsciously all the time. When they forget their debts and live as if they had none, the strain is in there just the same. It is a strain that, when it does not torture the mind, dulls the perceptions, and more often it does both.

This monster of debt is something so really horrible that the only reason why the octopus is able to eat up so many men is that men refuse to open their eyes to meet him face to face. If a man once saw the habit of debt in its

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true aspect he would leave no stone unturned until he was out of it, and once out of it he would no more incur debt than he would take poison.

Of course there are men with no moral sense in the line of finances; these have plenty of debt without the strain. More's the pity! Of these men we do not write. Nevertheless such men, although they certainly have no appearance of strain, cannot help being dulled by the habit of debt. If they had little moral sense to begin with, they have less to end with.

Obviously the only remedy for this debt strain is not to get into debt. Have a small business rather than a large business with a larger debt. Live in an economical, quiet way

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rather than try to keep up with your neighbors and get deeply into debt. Live within your income, and leave margin enough to have at least a small amount in the bank.

No amount of dropping of contraction or dropping of nervous resistance is going to help a man out of the debt strain if he persists in owing money. Dropping contractions and dropping nervous resistance will, however, do good work in helping a man to see his way to clear himself from debt, if, before that, his will is positively insistent upon clearing himself. The habit of debt pins a man down so strongly that it takes immense effort of the will to disentangle himself — not only one immense effort, but persistent and

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continued effort, — and, if he keeps his aim steady and works his way through when he finds himself financially uninvolved, he will have a sense of relief which will bring him a realization of the horror of the strain he carried while allowing himself to stay in debt.

A man can get so involved in the habit of debt that to extricate himself will seem an impossibility, unless he takes the bread from the mouth of his wife and family. Let such a man begin by paying one dollar a week, or even one dollar a month, to other men who are his creditors. Let him not be ashamed to send that dollar, even if it is one one-hundredth or one one-thousandth part of the debt he

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owes to that man. The very fact of having changed his aim and become persistent in his effort to get out of debt will lift the strain enough to give him a clearer mind. And it even seems to open the way for him to make more money — to enable him to pay two or three dollars at a time instead of one. There must be some psychical law in it that we do not know — or perhaps some of us do know it — for over and over the man who gets into debt once gets deeper in and loses money; the man who is keeping himself out of debt finds the way to a wider and wider margin of income, while at the same time spending all he needs for bread and butter and oftentimes for cake and pie. To



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the man who has the habit of debt abysses of loss seem always to open.

The only way to prevent the strain of debt is to stop the debt at once and entirely if you can; if not, then stop it with persistent, steady effort a little at a time.

There are debts incurred in a very large way, and in a very small way. There are many times when debts may be for a certain period necessary to start a business; — a risk may be sometimes healthy — but that is the exception to be judged according to individual conditions. With large debts and with small debts in general, the principle is the same: drop the strain and *don't incur debt.*

## VII

### THE REMEDY

( DROP strain. Drop resistance.  
Cultivate a wholesome indifference.  
These things, I know, seem easy to say, but the question with every reader will be, how to do it. There are very few men who have not the conviction that they would be glad to drop rush and worry if they could, but they do not know how. They would be glad to be free from the fear of other men if they could, and it is all very well to be advised to become independent, but

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the question is how to get there. Of course every man must find his own path to freedom, and no man's path is just the same as any other man's, but there is one general road for all of us, which we might say, leads each one to his own individual path, and that general road we all must take. In so far as I can, I should like to point out the beginnings of that road to my readers — and when a man has once begun to firmly tread it and lifts his head to look even a little way beyond, he does not stop, but keeps steadily along until he turns into his own particular path.

The first necessity is to rouse the imagination enough to get a mental picture of what one's life might be when

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free from rush and worry and bondage to other men.

A man can sit down quietly for an hour or so on a Sunday and think that out. If he has to use several hours, for several consecutive Sundays, in order to get his imagination wholesomely stirred up, he will find it worth while. A good, clear picture of what life might be without rush, or worry, or human bondage, will make a man more sensitive to his own habit of rush and worry, and fear of other men. Then the question is how to be rid of these burdens that are dragging us back while we, in the best of our hearts and minds, would be going forward. These burdens that so many thousand times are really holding us

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away from success, by interfering with the clear working of our minds, clogging our business intelligence, and making our judgment of business situations and of other men all uncertain, because biassed by our own personal prejudices and want of quiet clearness of mind.

In order to be free from these habits of rush and worry and fear, we must get a strong and positive conviction that they are obstructions in our path, and the more we appreciate how great obstructions they are, the stronger will be our conviction that to get them out of the way is an absolute necessity.

If we have once become established in our conviction, the study and prac-

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tice of the process of throwing off such pernicious habits is very direct, and even simple, but without this strong conviction with which to start, we can accomplish nothing whatever. I heard some one speak once of trying to relax out of anger, and he said "the more I relaxed the more angry I got." "Did you really want to get over the anger?" I inquired. "Well no," he answered, "I did not." That is just the trouble. If a man has something better in the back of his brain than he is using every day, as soon as he drops the tension, it gives the better tendencies an opportunity to come forward and assert themselves. If he has nothing better in the back of his brain than what he is

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acting upon from his own personal tension, when he drops his tension it only opens the way for that which is worse to find more of a vent and so increase the strain of rush, worry, and bondage to other men. That is why I say take an hour or more every Sunday and think it out. Get as vivid a sense as you find it possible to do, of what life might be without rush, and worry, and fear of men. Stack up the back of your brain with a good clear appreciation of what it might mean to you if you made all circumstances of life opportunities, and allowed no circumstance to be in itself a limitation. Try to see and understand not only what it would save you as a man if you gained such habitual freedom, but understand

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also the health it would bring to your brain and nervous system. It takes very little thought to see how the strain of rush, and worry, and the fear of other men must drain a brain, and interfere with its best strength. If you get this conviction there will come with it a stronger and more positive desire to work for your freedom. Having a fair start from the center, you can begin work on the circumference, never once losing your central aim. We begin by learning to drop the physical contraction which the "rush" and worry, and fear, have made. Before sleeping at night, and at odd moments through the day, or I might say even at odd seconds through the day you should aim to drop strain



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in your arms, your legs, your spine, the back of your neck, and to regulate your breathing so that it is quiet and rhythmic, gentle and firm. Take half an hour at night flat on the floor and settle, dragging your heels up so that your knees bend, and letting your legs slip heavily down, raising your arms from the shoulders and dropping them, rolling over heavily and letting gravity have its way with you. Working quietly for half an hour or so every night will give you a better standard of what it is to be without contractions, and if you keep up the habit of the half hour's practice your standard of physical ease and freedom will get steadily higher, thus when you catch yourself in physical contraction during the day,

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you can relax more surely, because you have the standard gained by your regular practice to refer to immediately.

The physical contractions are caused by resistance or fear in the mind. If you have in the back of your brain a clear appreciation of the uselessness of such resistances, and not only that but if you understand the positive harm which they do by interfering with the clear working of your mind, and draining your brain and nervous system of strength, and if at the same time you have learned to drop the physical contraction which they have caused, does it not then seem to be a comparatively simple matter to use your will positively to drop the resistances themselves? Even to insist that you are

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willing to fail, and that you are willing to have the other man get ahead of you.

To be perfectly free and independent in our minds as to results, and yet to work as if the best results and the best gain to our own pockets was the only thing in the world we cared for, is an attitude which any thinking man can recognize as meaning power. To drop resistance enough to gain this power cannot be accomplished immediately; it is only gained by a process which we must follow step after step, by steady work in the use of our wills day after day. There are no short cuts.

Just as we need our daily half hour to get the habit of freeing ourselves from physical contractions, just as we need not only the daily half hour, but

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the steady watchfulness throughout business hours to drop the tension of body the moment we notice it, so we must use our wills over and over, day after day, opportunity after opportunity to drop resistances. We must talk to our brain as we would talk to a wayward child, quietly, without emotion, and convince ourselves that these resistances to circumstances and to men are only harming us; they are steadily poisonous in their effects, and to do our best work we must get them out of our systems. They will rise in us a thousand times, a thousand times a thousand times; just as often in detail we must drop, *drop* them. Having learned to drop the physical contractions will of course greatly aid us. Finally we will

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have changed the habit of our brains so that the very fact of resistances rising up in us will bring at once an imperative order for its dismissal. An order, that because of long and persistent training, will be at once obeyed. It takes time, but it is an entirely sensible process, and it can be done. It has been done, and the process now ought to be going on in every one of us as a matter of course. The laws of nature and the laws of spirit are all with us, it is only the perverseness of our own narrow and stupid self-interest that is against us.

Narrow and stupid self-interest is the most difficult thing of all to deal with. That will not allow us to give up our own way in order to get that

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way or even a better. This most important phase of the whole work, — the appreciation of the weakness of self-interest — is the most difficult to deal with and must be left almost entirely to each man to discover for himself, — so often self-interest appears to be the only thing in the world!

“ If a man does not work for his own self-interest, what should he work for? ”

This is a question on the end of the tongue of almost every man who lives. Take away self-interest and you take all the starch out of the lives of many men, — they are limp and useless. This being the fact, how difficult it is to lead another to the truth *that self-interest is really an obstruction*, even

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though it may appear so often to be the means of success. But suppose we begin by caring more for the success of our business, upon solid business principles, than we do for our own personal success in the business — then we shall find our interest in the strength of true business principles a positive working force with us, and our own selfish desires for an increase of income will sink into a secondary place. As a result of this change of aim it is not an uncommon experience that a man, as he sees his love for the most upright business principles grow, may at the same time find his income increase. It might well be so every time, for it is a matter of course that the best working of true principles brings the best results. Let

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a business man work with a steady aim to drop the physical contractions caused by strain, and to use his will intelligently and persistently to drop the resistances which cause the strain — let him find and enjoy his gain in business insight, and the increase of power that is sure to follow the freedom from such contractions, and eventually he will be led to that deeper wisdom wherein lies the root of all individual character.

The whole question is vital, — as vital for one phase of life as another. It is the foundation secret of life itself, and at the root of it lie all the principles of unselfishness and a proper respect for the interests of others.





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